

UNITED STATES DISTRICT COURT

for the

District of South Carolina

Rachel Todd

*Plaintiff/Counter-Defendant*

v.

Civil Action No. 3:16-00883-JMC

Auto-Owners Insurance Group

*Defendant/Counter-Claimant*

**JUDGMENT IN A CIVIL ACTION**

The court has ordered that (*check one*):

☐ the plaintiff (*name*) \_\_\_\_\_ recover from the defendant (*name*) \_\_\_\_\_ the amount of \_\_\_\_\_ dollars (\$ \_\_), which includes prejudgment interest at the rate of \_\_\_\_ %, plus postjudgment interest at the rate of \_\_\_\_ %, along with costs.

☐ the plaintiff recover nothing, the action be dismissed on the merits, and the defendant (*name*) \_\_\_\_\_ recover costs from the plaintiff (*name*) \_\_\_\_\_.

☒ other: the Defendant is entitled to a declaration that the policy excludes coverage for the flood damage to Plaintiff's home under the circumstances presented in Plaintiff's complaint. Defendant is entitled to judgment in its favor on Plaintiff's claims against Defendant for breach of contract, breach of contract with fraudulent intent, and bad-faith refusal to pay and this action is dismissed.

This action was (*check one*):

☐ tried by a jury with Judge \_\_\_\_\_ presiding, and the jury has rendered a verdict.

☐ tried by Judge \_\_\_\_\_ without a jury and the above decision was reached.

☒ decided by the Honorable J. Michelle Childs, United States District Judge presiding. The court having granted the defendant's motion for judgment on the pleadings as to its counterclaim for declaratory judgment.

Date: December 29, 2016

CLERK OF COURT

s/Angie Snipes

*Signature of Clerk or Deputy Clerk*